

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
Abigail Ann Barringer	§	Case No. 15-17246
	§	
Debtor	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Frank J. Kokoszka, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at:

10:30 AM  
on Friday, March 18, 2016  
in Courtroom 240 of the Kane County Courthouse  
100 South Third Street, Geneva, Illinois

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/11/2016

By: /s/ Frank J. Kokoszka

Chapter 7 Trustee

*Frank J. Kokoszka*  
122 South Michigan Ave.  
Ste 1070  
Chicago, IL 60603-6270  
312-443-9600  
trustee@k-jlaw.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Abigail Ann Barringer § Case No. 15-17246  
§  
Debtor §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 9,500.00  
and approved disbursements of \$ 2,047.66  
leaving a balance on hand of<sup>1</sup> \$ 7,452.34

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Frank J. Kokoszka	\$ 1,500.00	\$ 0.00	\$ 1,500.00
Trustee Expenses: Frank J. Kokoszka	\$ 21.00	\$ 0.00	\$ 21.00

Total to be paid for chapter 7 administrative expenses \$ 1,521.00  
Remaining Balance \$ 5,931.34

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 38,729.54 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 15.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Discover Personal Loan	\$ 10,496.48	\$ 0.00	\$ 1,607.51
2	Navient Solutions, Inc.	\$ 15,488.24	\$ 0.00	\$ 2,371.99
3	Sallie Mae	\$ 1,624.29	\$ 0.00	\$ 248.76
4	Navient Solutions Inc	\$ 2,229.53	\$ 0.00	\$ 341.45
5	Pyod, Llc Its Successors And Assigns As Assignee	\$ 8,891.00	\$ 0.00	\$ 1,361.63

Total to be paid to timely general unsecured creditors \$ 5,931.34

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Frank J. Kokoszka

Chapter 7 Trustee

*Frank J. Kokoszka  
122 South Michigan Ave.  
Ste 1070  
Chicago, IL 60603-6270  
312-443-9600  
trustee@k-jlaw.com*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Abigail Ann Barringer  
 Debtor

Case No. 15-17246-DRC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: dross  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Feb 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2016.

db #+Abigail Ann Barringer, 713 Gardenia Lane, Bartlett, IL 60103-5861  
 23292226 +Angelina Filippo, Bankruptcy Department, 322 S Prospect Ave, Bartlett, IL 60103-4307  
 23292213 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: BK OF AMER, Attn: Bankruptcy Dept., Po Box 982235,  
 El Paso, TX 79998)  
 23292209 +CAP1/Bstby, Attn: Bankruptcy Dept., 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 23292210 +CAP1/Carson, Attn: Bankruptcy Dept., 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 23292217 +Chase CARD, Attn: Bankruptcy Dept., Po Box 15298, Wilmington, DE 19850-5298  
 23292225 +Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta, GA 30374-0241  
 23292224 +Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen, TX 75013-2002  
 23292216 +Fifth Third BANK, Attn: Bankruptcy Dept., 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 23544223 +Navient Solutions Inc, 220 Lasley Ave., Wilkes-Barre Pa 18706-1430  
 23487613 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640  
 23292223 Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester, PA 19022  
 23292211 +UNVL/CITI, Attn: Bankruptcy Dept., Po Box 6241, Sioux Falls, SD 57117-6241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23292214 +E-mail/Text: dplbkb@discover.com Feb 17 2016 02:50:21 Discover Personal LOAN,  
 Attn: Bankruptcy Dept., Po Box 30954, Salt Lake City, UT 84130-0954  
 23292222 +E-mail/Text: DSLBKYP@discover.com Feb 17 2016 02:50:27 Discover Student Loans,  
 Attn: Bankruptcy Dept., Po Box 30948, Salt Lake City, UT 84130-0948  
 23292220 +E-mail/Text: bnckohlsnotices@becket-lee.com Feb 17 2016 02:48:18 Kohls/Capone,  
 Attn: Bankruptcy Dept., N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 23292215 +E-mail/PDF: pa\_dc\_claims@navient.com Feb 17 2016 02:59:32 Navient, Attn: Bankruptcy Dept.,  
 Po Box 9500, Wilkes Barre, PA 18773-9500  
 23292212 +E-mail/PDF: pa\_dc\_claims@navient.com Feb 17 2016 02:59:52 Navient, Attn: Bankruptcy Dept.,  
 Po Box 9655, Wilkes Barre, PA 18773-9655  
 23751406 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 17 2016 02:59:43  
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 23292218 +E-mail/Text: ebn\_bkrt\_forms@salliemae.com Feb 17 2016 02:51:00 Sallie MAE,  
 Attn: Bankruptcy Dept., 300 Continental Dr, Newark, DE 19713-4322  
 23515652 E-mail/Text: ebn\_bkrt\_forms@salliemae.com Feb 17 2016 02:51:00 Sallie Mae, P.O. Box 3319,  
 Wilmington, DE 19804-4319

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23292219\* +Chase CARD, Attn: Bankruptcy Dept., Po Box 15298, Wilmington, DE 19850-5298  
 23292221\* +Chase CARD, Attn: Bankruptcy Dept., Po Box 15298, Wilmington, DE 19850-5298

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 18, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2016 at the address(es) listed below:

Frank J Kokoszka trustee@k-jlaw.com, fkokoszka@ecf.epiqsystems.com  
 Frank J Kokoszka on behalf of Trustee Frank J Kokoszka trustee@k-jlaw.com,  
 fkokoszka@ecf.epiqsystems.com  
 Mark E Levine on behalf of Debtor 1 Abigail Ann Barringer ndil@geracilaw.com

District/off: 0752-1

User: dross  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Feb 16, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4